

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
John M. Balint § Case No. 14-42987
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frank J. Kokoszka, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 327,401.83
(Without deducting any secured claims)

Assets Exempt: 35,687.63

Total Distributions to Claimants: 5,971.11

Claims Discharged
Without Payment: 628,226.28

Total Expenses of Administration: 1,556.64

3) Total gross receipts of \$ 7,527.75 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 7,527.75 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 354,531.70	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,556.64	1,556.64	1,556.64
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	276,035.73	42,064.60	42,064.60	5,971.11
TOTAL DISBURSEMENTS	\$ 630,567.43	\$ 43,621.24	\$ 43,621.24	\$ 7,527.75

4) This case was originally filed under chapter 7 on 11/30/2014 . The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/14/2016 By: /s/Frank J. Kokoszka
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
167.2113 Shares In Manulife Financial Corporation @ \$19.90/S	1129-000	2,747.92
Td Ameritrade Penny Stocks Account Ending In 8379. P.O. Box	1129-000	4,779.83
TOTAL GROSS RECEIPTS		\$ 7,527.75

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America PO Box 5170 Simi Valley, CA 93062- 5170		113,729.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Fifth Third Bank Chicago PO Box 630778 Cincinnati, OH 45263-0778		6,584.00	NA	NA	0.00
	M&T Bank PO Box 1288 Buffalo, NY 14240		192,180.04	NA	NA	0.00
	PNC Bank PO Box 5570 Cleveland, OH 44101-0570		42,038.66	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 354,531.70	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Frank J. Kokoszka	2100-000	NA	1,502.78	1,502.78	1,502.78
Bank of Kansas City	2600-000	NA	53.86	53.86	53.86
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,556.64	\$ 1,556.64	\$ 1,556.64

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	American Education Services C/O PHEAA Default Collections PO Box 8147 Harrisburg, PA 17105-8147	91,620.15	NA	NA	0.00	
	American Education Services For National Collegiate Trust PO Box 2461 Harrisburg, PA 17105-2461	23,178.00	NA	NA	0.00	
	American Education Services PO Box 61047 Harrisburg, PA 17106-1047	0.00	NA	NA	0.00	
	American Education Services PO Box 61047 Harrisburg, PA 17106-1047	0.00	NA	NA	0.00	

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	ARS National Services, Inc. For Citibank/AT&T Card 201 W Grand Ave Escondido, CA 92025-2603		0.00	NA	NA	0.00
	ARS National Services, Inc. For Citibank/AT&T Card PO Box 463023 Escondido, CA 92046-3023		0.00	NA	NA	0.00
	AT&T Universal Card PO Box 6241 Sioux Falls, SD 57117-6241		0.00	NA	NA	0.00
	Best Buy Credit Services PO Box 790441 Saint Louis, MO 63179-0441		0.00	NA	NA	0.00
	Chase 3900 Westerre Pkwy Ste 301 Henrico, VA 23233- 1339		0.00	NA	NA	0.00
	Chase 3900 Westerre Pkwy Ste 301 Henrico, VA 23233- 1339		0.00	NA	NA	0.00
	Chase PO Box 15123 Wilmington, DE 19850-5123		920.00	NA	NA	0.00
	Chase PO Box 15123 Wilmington, DE 19850-5123		11,443.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase PO Box 15298 Wilmington, DE 19850-5298		0.00	NA	NA	0.00
	Chase PO Box 15298 Wilmington, DE 19850-5298		0.00	NA	NA	0.00
	Chase Student Loans IN1- 0103 PO Box 7013 Indianapolis, IN 46207-7013		36,312.00	NA	NA	0.00
	Chase Student Loans IN1- 0103 PO Box 7013 Indianapolis, IN 46207-7013		19,803.05	NA	NA	0.00
	Citi Attn: Bankruptcy Department PO Box 6406 Sioux Falls, SD 57117-6406		0.00	NA	NA	0.00
	Estate Information Services, LLC Dba EIS For Citibank, NA PO Box 1730 Reynoldsburg, OH 43068- 8730		0.00	NA	NA	0.00
	Exxon Mobil PO Box 6404 Sioux Falls, SD 57117-6404		0.00	NA	NA	0.00
	Great Lakes Educational Loan Services PO Box 7860 Madison, WI 53707-7860		12,734.95	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	MRU Holdings, Inc 590 Madison Ave FL 13 New York, NY 10022-2524		0.00	NA	NA	0.00
	MRU Originations, Inc. 1114 Avenue of the Americas 30th FL New York, NY 10036- 7703		0.00	NA	NA	0.00
	National Collegiate Trust 1200 N 7th St Harrisburg, PA 17102-1419		0.00	NA	NA	0.00
	National Collegiate Trust 1200 N 7th St Harrisburg, PA 17102-1419		0.00	NA	NA	0.00
	Northwest Community Hospital 25709 Network Place Chicago, IL 60673-1257		913.13	NA	NA	0.00
	Sears Credit Cards PO Box 6282 Sioux Falls, SD 57117- 6282		0.00	NA	NA	0.00
	Synchrony Bank/Sam's Club Attn: Bankruptcy Department PO Box 965060 Orlando, FL 32896-5060		3,296.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	University Accounting Service, LLC PO Box 932 Brookfield, WI 53008-0932		37,380.81	NA	NA	0.00
2	Capital Recovery V, Llc	7100-000	0.00	3,295.16	3,295.16	467.75
3	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	22,776.68	22,776.68	22,776.68	3,233.17
4	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	10,281.00	10,281.74	10,281.74	1,459.50
5	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	3,014.93	3,410.17	3,410.17	484.08
6	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	2,087.02	2,078.49	2,078.49	295.05
1	Speedway Llc	7100-000	275.01	222.36	222.36	31.56
TOTAL GENERAL UNSECURED CLAIMS			\$ 276,035.73	\$ 42,064.60	\$ 42,064.60	\$ 5,971.11

Case 14-42987 Doc 33 Filed 11/02/16 Entered 11/02/16 14:23:05 Desc Main

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	14-42987	DRC	Judge:	Donald R Cassling	Trustee Name:	Frank J. Kokoszka
Case Name:	John M. Balint				Date Filed (f) or Converted (c):	11/30/2014 (f)
For Period Ending:	10/14/2016				341(a) Meeting Date:	12/23/2014
					Claims Bar Date:	05/04/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2314 Adamsway Drive, Aurora, IL 60502 Single Family Residen	330,000.00	0.00		0.00	FA
2. Cash On Hand	20.00	0.00		0.00	FA
3. Chase Bank Checking Account Ending In 1058. One-Half Value	310.38	0.00		0.00	FA
4. Fifth Third Bank Checking Account Ending In 9639. One-Half	38.01	0.00		0.00	FA
5. Fifth Third Bank Saving Account Ending In 2361. One-Half Va	103.30	0.00		0.00	FA
6. Pnc Bank Checking Account Ending In 4179. One-Half Value St	0.46	0.00		0.00	FA
7. Household Goods And Furnishing Including But Not Limited To	785.00	0.00		0.00	FA
8. Eight (8) Print Paintings, Curio Cabinet Items, Misc Records	245.00	0.00		0.00	FA
9. Normal And Customary Wearing Apparel	150.00	0.00		0.00	FA
10. Wedding Ring	200.00	0.00		0.00	FA
11. Country Life Insurance Company 10 Year Term Life Renewable P	0.00	0.00		0.00	FA
12. John Hancock Life Insurance Company Whole Life Policy Ending	2,243.26	0.00		0.00	FA
13. John Hancock Life Insurance Company Whole Life Policy Ending	1,042.07	0.00		0.00	FA
14. Allianz Life Insurance Company Of North America Fixed Annuity	1,142.07	0.00		0.00	FA
15. Allianz Life Insurance Company Of North America Fixed Annuity	1,577.63	0.00		0.00	FA
16. Alcatel-Lucent Pension Plan. Monthly Gross Distribution Of	0.00	0.00		0.00	FA
17. John Hancock Ira Bond And Money Market Account. Account End	11,417.93	0.00		0.00	FA
18. 167.2113 Shares In Manulife Financial Corporation @ \$19.90/S	3,327.50	3,327.50		2,747.92	FA

Case 14-42987 Doc 33 Filed 11/02/16 Entered 11/02/16 14:23:05 Desc Main

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	14-42987	DRC	Judge:	Donald R Cassling	Trustee Name:	Frank J. Kokoszka
Case Name:	John M. Balint				Date Filed (f) or Converted (c):	11/30/2014 (f)
For Period Ending:	10/14/2016				341(a) Meeting Date:	12/23/2014
					Claims Bar Date:	05/04/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
19. Td Ameritrade Penny Stocks Account Ending In 8379. P.O. Box	6,532.25	4,791.90		4,779.83	FA
20. 1999 Gmc Suburban 1500 170,000 Miles In Fair Condition. One-	375.00	0.00		0.00	FA
21. 2011 Hyundai Sonata Limited 4Dr Sedan 4-Cyl With 78,000 Mile	11,649.00	9,116.50		0.00	FA
22. Two Pet Dogs. One-Half Value Stated As Dogs Are Jointly Owne	50.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	\$371,208.86	\$17,235.90		\$7,527.75	\$0.00
(Total Dollar Amount in Column 6)					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor voluntarily turned over non-exempt funds in two stock accounts to the Trustee without the need of a Motion for Turnover.
Trustee is in the process of preparing the Trustee's Final Report

Initial Projected Date of Final Report (TFR): 07/30/2015

Current Projected Date of Final Report (TFR): 02/29/2016

Case 14-42987 Doc 33 Filed 11/02/16 Entered 11/02/16 14:23:05 Desc Main

**FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD**

Case No: 14-42987

Case Name: John M. Balint

Taxpayer ID No: XX-XXX3883

For Period Ending: 10/14/2016

Trustee Name: Frank J. Kokoszka

Bank Name: Bank of Kansas City

Account Number/CD#: XXXXXX0014

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/27/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	(\$10.00)
03/16/15		John M. Balint 2314 ADAMSWAY DRIVE AURORA, IL 60502	Liquidation of Stock Originally deposited 2/9/15. Deposit was not logged into software. Also posted at bank 2/9/15, however cannot back date deposits in case management software.		\$7,527.75		\$7,517.75
			Gross Receipts	\$7,527.75			
	18		167.2113 Shares In Manulife Financial Corporation @ \$19.90/S	\$2,747.92		1129-000	
	19		Td Ameritrade Penny Stocks Account Ending In 8379. P.O. Box	\$4,779.83		1129-000	
03/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.17	\$7,506.58
04/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.79	\$7,495.79
05/29/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.14	\$7,484.65
06/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.76	\$7,473.89
04/20/16	101	Frank J. Kokoszka	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$1,502.78	\$5,971.11
04/20/16	102	Speedway Llc Attn: Credit Customer Service Po Box 1590 Springfield, Oh 45501-1590	Final distribution to claim 1 representing a payment of 14.20 % per court order.	7100-000		\$31.56	\$5,939.55

Page Subtotals:

\$7,527.75

\$1,588.20

Case 14-42987 Doc 33 Filed 11/02/16 Entered 11/02/16 14:23:05 Desc Main

**FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD**

Case No: 14-42987

Case Name: John M. Balint

Taxpayer ID No: XX-XXX3883

For Period Ending: 10/14/2016

Trustee Name: Frank J. Kokoszka

Bank Name: Bank of Kansas City

Account Number/CD#: XXXXXX0014

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/20/16	103	Capital Recovery V, Llc C/O Recovery Management Systems Corporat 25 Se 2Nd Avenue Suite 1120 Miami Fl 33131-1605	Final distribution to claim 2 representing a payment of 14.20 % per court order.	7100-000		\$467.75	\$5,471.80
04/20/16	104	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 3 representing a payment of 14.20 % per court order.	7100-000		\$3,233.17	\$2,238.63
04/20/16	105	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 4 representing a payment of 14.20 % per court order.	7100-000		\$1,459.50	\$779.13
04/20/16	106	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 5 representing a payment of 14.20 % per court order.	7100-000		\$484.08	\$295.05
04/20/16	107	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 6 representing a payment of 14.20 % per court order.	7100-000		\$295.05	\$0.00

COLUMN TOTALS	\$7,527.75	\$7,527.75
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$7,527.75	\$7,527.75
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,527.75	\$7,527.75

Page Subtotals:	\$0.00	\$5,939.55
-----------------	--------	------------

Case 14-42987 Doc 33 Filed 11/02/16 Entered 11/02/16 14:23:05 Desc Main Document Page 14 of 14

Exhibit 9

TOTAL OF ALL ACCOUNTS			NET BALANCE	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		
XXXXXX0014 - Checking	\$7,527.75	\$7,527.75	\$0.00	\$0.00
	\$7,527.75	\$7,527.75	\$0.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$7,527.75			
Total Gross Receipts:	\$7,527.75			

Page Subtotals: \$0.00 \$0.00